

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 13-17723-GMB
Chapter: 7
Judge: Gloria M. Burns

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jeffrey T. Alper
1150 Woodlynne Blvd.
Linwood, NJ 08221

Social Security No.:
xxx-xx-6761

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: April 22, 2014

Gloria M. Burns
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Jeffrey T. Alper
 Debtor

Case No. 13-17723-GMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: dfitzger
 Form ID: b18

Page 1 of 2
 Total Noticed: 14

Date Rcvd: Apr 22, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2014.

db	+Jeffrey T. Alper, 1150 Woodlynne Blvd., Linwood, NJ 08221-2435
acc	+Giuliano, Miller & Co, LLC, Berlin Business Park, 140 Bradford Drive, West Berlin, NJ 08091-9216
cr	+Richard Simon Trustee, P.O. Box 238, Northfield, NJ 08225-0238
513839360	+J.Simon/J.Wolfson/R.SimonTrust/NE Frnklm, Attn: Edward Jacobs, Esq., 1125 Pacific Avenue, Atlantic City, NJ 08401-7319
513872194	+John P. Lobb, Attn: Douglas Stanger, Esq., 646 Ocean Heights Ave., Linwood, NJ 08221-1009
513872195	+Marrioot Visa/Cardmember Svc., PO Box 15298, Wilmington, DE 19850-5298
513839361	+Parke Bank, Attn: Vito Pantilione, President, 601 Delsea Drive, Sewell, NJ 08080-2833
513872198	+Vito A. Nardelli, Attn: Douglas Stanger, Esq., 646 Ocean Heights Ave., Linwood, NJ 08221-1009

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	+E-mail/Text: leah.bynon@usdoj.gov Apr 22 2014 21:49:26 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2523
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 22 2014 21:49:22 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
513872191	+EDI: AMEREXPR.COM Apr 22 2014 21:13:00 American Express, PO Box 981537, El Paso, TX 79998-1537
513912198	EDI: BECKLEE.COM Apr 22 2014 21:13:00 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
513872192	+EDI: CHASE.COM Apr 22 2014 21:23:00 Chase Cardmember Svc., PO Box 15298, Wilmington, DE 19850-5298
513872197	EDI: TDBANKNORTH.COM Apr 22 2014 21:23:00 TD BankNorth, PO Box 8400, Lewiston, ME 04243 TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513872193*	+J.Simon/J.Wolfson/R.SimonTrust/NE Frnklm, Attn: Edward Jacobs, Esq., 1125 Pacific Avenue, Atlantic City, NJ 08401-7319
513872196*	+Parke Bank, Attn: Vito Pantilione, President, 601 Delsea Drive, Sewell, NJ 08080-2833 TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2014 at the address(es) listed below:

Jeffrey B. Saper	on behalf of Defendant Jeffrey T. Alper jbsaperlaw@comcast.net
Jeffrey B. Saper	on behalf of Debtor Jeffrey T. Alper jbsaperlaw@comcast.net
Michael F. Myers	on behalf of Plaintiff Jake Simon jacobsbarbone@comcast.net
Michael F. Myers	on behalf of Plaintiff Joseph Wolfson jacobsbarbone@comcast.net
Michael F. Myers	on behalf of Creditor Jake Simon jacobsbarbone@comcast.net
Michael F. Myers	on behalf of Plaintiff Northeast Franklin & Atlantic LLC jacobsbarbone@comcast.net
Michael F. Myers	on behalf of Creditor Northeast Franklin & Atlantic LLC jacobsbarbone@comcast.net
Michael F. Myers	on behalf of Creditor Richard Simon Trustee jacobsbarbone@comcast.net
Michael F. Myers	on behalf of Creditor Joseph Wolfson jacobsbarbone@comcast.net
Michael F. Myers	on behalf of Plaintiff Richard Simon Trustee jacobsbarbone@comcast.net
Scott M. Zauber	on behalf of Trustee Thomas J Subranni szauber@subranni.com, donna@subranni.com;ecf@subranni.com;desk@subranni.com;jwiesner@subranni.com;mmorrow@subranni.com;fran@subranni.com;jtrolfa@subranni.com
Thomas J Subranni	on behalf of Trustee Thomas J Subranni trustee@subranni.com, grace@subranni.com;desk@subranni.com;fran@subranni.com:NJ84@ecfcbs.com
Thomas J Subranni	trustee@subranni.com, grace@subranni.com;desk@subranni.com;fran@subranni.com:NJ84@ecfcbs.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 13